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|--|-----------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Gregory F. Coy | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Janet M. Coy | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 16-70853-JAD | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory F. Coy

Janet M. Coy

1/11/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gregory F. Coy
Janet M. Coy
Debtors

Case No. 16-70853-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 11, 2022

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Gregory F. Coy, Janet M. Coy, 84 Engle Rd., Clymer, PA 15728-9200 |
| aty | + John Rafferty, Buckley Madole, P.C., P.O. Box 9013, Addison, TX 75001-9013 |
| cr | + DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883 |
| cr | NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville, Sc 29603-0826 |
| cr | + U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| 14347724 | CitiFinancial Services, Inc., PO Box 140489, Irving, TX 75014-0489 |
| 14340479 | + Ditech, P.O. Box 6172, Rapid City, SD 57709-6172 |
| 14360599 | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154 |
| 14347728 | + EOS CCA #36082, PO Box 981008, Boston, MA 02298-1008 |
| 14347729 | + Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610 |
| 14347730 | + Hilco Receivables, LLC/Equity One, 5 Revere Drive, Northbrook, IL 60062-1566 |
| 14340480 | + McCabe Weisberg & Conway, P.C., 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060 |
| 14347733 | NCO Financial, P.O. Box 41466, Philadelphia, PA 19101 |
| 15183850 | New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14419202 | U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184 |
| 14347735 | + Verizon Wireless, PO Box 26005, Minneapolis, MN 55426-0005 |
| 15404145 | ##+ c/o Rushmore Loan Management Services, LLC, P.O. Box 55004, Irvine, CA 92619-5004 |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jan 12 2022 04:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 11 2022 23:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jan 12 2022 04:13:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 11 2022 23:15:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: RASEBN@raslg.com | Jan 11 2022 23:14:00 | New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461 |

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|----------|--------------------------------------|----------------------|---|
| 14401680 | EDI: AIS.COM | Jan 12 2022 04:13:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14347723 | + EDI: ACCE.COM | Jan 12 2022 04:13:00 | Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036 |
| 14347727 | + Email/Text: vlazo@dyckoneal.com | Jan 11 2022 23:15:00 | Dyck-O'Neal, Inc., P.O. Box 13370, Arlington, TX 76094-0370 |
| 14347731 | + Email/Text: BKRMailOPS@weltman.com | Jan 11 2022 23:15:00 | Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600 |
| 14347734 | Email/Text: ebn@vativrecovery.com | Jan 11 2022 23:15:00 | Palisades Acquisition IX LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL, PO Box 40728, Houston, TX 77240-0728 |

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Ditech Financial LLC |
| 14347726 | *+ | Ditech, P.O. Box 6172, Rapid City, SD 57709-6172 |
| 14347732 | *+ | McCabe Weisberg & Conway, P.C., 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060 |
| 14347725 | ##+ | Clear Spring Loan Service, 18451 N. Dallas Parkway, Suite 100, Dallas, TX 75287-5209 |

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Abagale E. Steidl | on behalf of Debtor Gregory F. Coy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com |
| Abagale E. Steidl | on behalf of Joint Debtor Janet M. Coy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com |
| Brian Nicholas | on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com |
| Brian Nicholas | on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com |

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Celine P. DerKrikorian

on behalf of Creditor Ditech Financial LLC ecfmail@mwc-law.com

Charles Griffin Wohlrab

on behalf of Creditor New Residential Mortgage LLC cwohlab@raslg.com

Charles Griffin Wohlrab

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohlab@raslg.com

Mario J. Hanyon

on behalf of Creditor Ditech Financial LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10